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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Patrice	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	CL Middle name	Middle name
	example, your driver's	Newsom	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX0501	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Patrice First Name	CL Newsom Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1446 E 71st Pl Number Street	Number Street
		Chicago Illinois 60619	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	Oity State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	-
			-

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Debtor 1 Patrice	CL		Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	Case		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> ail 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the Individuals to Pay I request that my judge may, but is rethe official poverty you choose this open.	t how you may pay. Typically, if you money order. If your attorney is sedit card or check with a pre-printer fee in installments. If you choose a Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, and I line that applies to your family signal.	ou are paying the submitting your ped address. this option, sig official Form 103, this option only d may do so only ze and you are u	
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> pankruptcy petition.		et You (Form 101A) and file it with

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Patrice
 CL
 Newsom
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Patrice First Name		ewsom Ca	ase number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property of No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your	orimarily for a personal, for a personal p	amily, or household pusses debts are debts that operation of the busin	urpose." you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No.		r any exempt property is ribute to unsecured cred	s excluded and administrative litors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this petition, and	d I declare under penalty	of periury that the info	ormation provided is true and
For you	correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 150 /s/ Patrice Newsom	apter 7, I am aware that I understand the relief available I I did not pay or agree to ed and read the notice reh the chapter of title 11, ement, concealing properties can result in fines up 519, and 3571.	may proceed, if eligible ailable under each chap a pay someone who is required by 11 U.S.C. § United States Code, sprty, or obtaining mone to \$250,000, or impris	e, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill 342(b). pecified in this petition. y or property by fraud in sonment for up to 20 years, or
	Signature of Debtor 1		Signature of Debtor 2	2
	Executed on 3/5/2018 MM / DD	/ / 	Executed on	MM / DD / YYYY

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Debtor 1 Patrice	CL	Newsom	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Michael Miller		Date _	3/5/2018
	Signature of Attorney	for Debtor		M / DD / YYYY
	· ·			
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	•			•
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
	-		Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Patrice	CL	Newsom
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
		·	(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,575.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,575.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
	7 anodne you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Za. Copy the total you listed in Column A, Amount of Claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$7,640.00
Your total liabilities	\$7,640.00
	<u> </u>
at 2: Summarize Vour Income and Evnenses	
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$1,150.00
	\$1,150.00
. Schedule I: Your Income (Official Form 106I)	\$1,150.00 \$1,050.00

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Deb	tor 1 Patrice	CL Middle News	Newsom	Case number (if known)	
Part -	First Name Answer These O	Middle Name	Last Name ive and Statistical Records	•	
	re you filing for bankrupt	cy under Chapters 7, 11, o	r 13?	his form to the court with your other sch	redules.
7. w	family, or household pu	rily consumer debts. Consu urpose. 11 U.S.C. § 101(8). F	ill out lines 8-10 for statistical pu	an individual primarily for a personal, rposes. 28 U.S.C. § 159. part of the form. Check this box and sul	bmit
		our Current Monthly Incom Form 122B Line 11; OR , Fo	e: Copy your total current month orm 122C-1 Line 14.	ly income from Official	\$400.00
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedule E/	/F:	
	From Part 4 on Schedul	e E/F, copy the following:		Total claim	
	9a. Domestic support obl	igations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	er debts you owe the governi	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	9e. Obligations arising ou priority claims. (Copy line		r divorce that you did not report	as \$0.00	
	9f. Debts to pension or pe	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Dobtor 1	Dotr	ioo	CL		Nowcom			
Debtor 1	Patr First	t Name	Middle N	lame	Newsom Last Name			
Debtor 2								
(Spouse, if fil	ling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	ıl Form	106A/B						Check if this is an amended filing
Sched	dule A	/B: Prope	rty					12/1
category w responsibl write your	where you e for supp name and	think it fits best. E lying correct infor I case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very o	asset only once. If an asset f curate as possible. If two ma is needed, attach a separate juestion. r Other Real Estate You C	rried people sheet to this	are filing together, both a s form. On the top of any a	re equally
			_					
	No. Go to		juitable interest i	n any	residence, building, land, or	sımılar prop	erty?	
	res. Wilei	e is the property?		\A/I		-tb.	De wet deduct commed	claims or exemptions. Put
1.1					I t is the property? Check all th Single-family home	ат арріу.	the amount of any secu	red claims on Schedule D:
	Street add	ress, if available, or	other description		Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				ш	Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	Niversia	China at			Land			
	Number	Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	Only	Oldio	2.p 0000	Who	has an interest in the prope	rty? Check	Check if this is co	mmunity property
				one		•		
					Debtor 1 only			
				ш	Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only At least one of the debtors and	anothor		
				ш			Orania di Salamata	
					er information you wish to ad perty identification number:	d about this	item, such as local	
If you	own or hav	ve more than one, li	st here:		<u> </u>			
				Wha	t is the property? Check all th	at apply.		claims or exemptions. Put
1.2	Street add	ress, if available, or	other description		Single-family home			red claims on Schedule D: nims Secured by Property.
			·	ш	Duplex or multi-unit building		Current value of the	Current value of the
				ш	Condominium or cooperative Manufactured or mobile home		entire property?	portion you own?
				ш	Land			
	Number	Street		ш	Investment property		Describe the nature of	
					Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ħ	Other		-	
					has an interest in the prope	rty? Check	Check if this is co (see instructions)	mmunity property
				one	Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
				ш	At least one of the debtors and	another		
					er information you wish to ad perty identification number:	d about this	item, such as local	

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1.3	Patrice	CL		number (if known)
	First Name	Middle Name	Last Name	
Sti	eet address, if available, or o	ther description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
_			Condominium or cooperative Manufactured or mobile home Land	Current value of the entire property? Current value of the portion you own?
Nu Cit	mber Street y State	Zip Code	Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
			Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this	
			property identification number:	itelii, sucii as iocai
you ha	Describe Your Vehicle	rite that number	all of your entries from Part 1, including any here. ▶	entries for pages
you own 3. Cars, v	that someone else drives. If ans, trucks, tractors, sport u	you lease a vehicle	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contractorcycles	•
3.1	Model: Year:		Who has an interest in the property? Che one. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
			Check if this is community property instructions)	see
			•	
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Choone. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>

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	Patrice First Name	CL Middle Name	Newsom Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u>==</u>	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly rs and another	the amount of any secu	claims or exemptions. Princed claims on Schedule laims Secured by Property Current value of the portion you own?
Wat	ercraft aircraft motor bo	MAS AIVS and othe				
Exar	No Yes Make		, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	claims or exemptions. P
Exar	nples: Boats, trailers, motor No Yes		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check hly rs and another	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (1)TV (1)Cellphone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$975.00 for Part 3. Write that number here

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$600.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Patrice	CL	Newsom	Case number (if known)	
	First Name	Middle Name	Last Name		_
20.	Negotiable instruments	orate bonds and other negoti include personal checks, cashie ents are those you cannot trans Issuer name:	rs' checks, promissory not	es, and money orders.	
21.	Retirement or pension Examples: Interests in If No Yes. List each account separately.		(b), thrift savings accounts	or other pension or profit-sharing plans	
		Retirement account: Keogh: Additional account: Additional account:			
22.		prepayments d deposits you have made so th with landlords, prepaid rent, put Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture:	lic utilities (electric, gas, was institution name:		
23.	Annuities (A contract for No	Other: or a periodic payment of money Issuer name and description:	to you, either for life or for	a number of years)	_ '

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Debto	r 1 Patrice	CL	Newsom	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in 530(b)(1), 529A(b), and 529(b)(1).	າ a qualified ABLE program, or ເ	under a qualified state tuition program.	
	✓ No Yes	Institution name and description. S	eparately file the records of any int	erests.11 U.S.C. § 521(c):	
0.5	Tourstan amount		(akhan khan anakhina liakad in	line 4) and simble or many	
25.		able or future interests in propert or your benefit	y (otner than anything listed in	line 1), and rights or powers	
	Ves. Desc	ribe			
26.		yrights, trademarks, trade secret ernet domain names, websites, proc			
	✓ No Yes. Desc	ribe			
27.		nchises, and other general intang Iding permits, exclusive licenses, co		uor licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mon	ey or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or proper				portion you own?
					portion you own? Do not deduct secured
	Tax refunds on ✓ No Yes. Give s	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds on ✓ No Yes. Give s abou you a	specific information t them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on ✓ No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns he tax years	support, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal	support, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years	support, child support, maintenar	State: Local: nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal	support, child support, maintenar	State: Local: nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal	support, child support, maintenar	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal	support, child support, maintenar	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and the second of	specific information t them, including whether already filed the returns he tax years	nents, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal specific information s someone owes you aid wages, disability insurance paym ial Security benefits; unpaid loans you	nents, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and the second of	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal specific information s someone owes you aid wages, disability insurance paym ial Security benefits; unpaid loans you	nents, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor	1 Patrice	CL	Newsom	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		nterests in insurance Examples: Health, disab		h savings account (HSA); credit, ho	omeowner's, or renter's insurance	
		Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	lf	you are the beneficiar roperty because some		omeone who has died roceeds from a life insurance policy	r, or are currently entitled to receive	
		Yes. Describe				
33.				ou have filed a lawsuit or made a ance claims, or rights to sue	a demand for payment	
34.		ther contingent and set off claims	unliquidated claims of e	every nature, including counterc	laims of the debtor and rights	
	<u></u>	No Yes. Describe				
35.	Aı	ny financial assets y	ou did not already list			
		Yes. Describe				
36.			•	Part 4, including any entries for		\$600.00
Part	5:	Describe Any B	usiness-Related Prop	erty You Own or Have an In	iterest In. List any real estate in Part	1.
37.	D	o you own or have a	ny legal or equitable inte	erest in any business-related pro	pperty?	
	<u>-</u>	No. Go to Part 6. Yes. Go to line 38.			pe Di	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	A	ccounts receivable	or commissions you alre	ady earned		
		No Yes. Describe				
39.			nishings, and supplies ated computers, software,	modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electr	onic devices
	[No Yes. Describe				

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Debt	tor 1 Patrice	CL	Newsom	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equi	pment, supplies you u	se in business, and tools of you	r trade	
	✓ No				
	Yes. Describe				1
	Tes. Describe				
					l
41	Inventory				
71.	inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnerships	or joint ventures			
	✓ No				
		N	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	-			_
		_		· · ·	
		=			_
43. C	Customer lists, mailing lis	ts, or other compilation	ons		
	✓ No				
		ide personally identifiable	e information (as defined in 11 U.	S.C. § 101(41A))?	
		ado porcorrany racrimas.	oo (ao aooa o.	0.013 101(1.174).	
	No				
	Yes. Describe	.			
44.	Any business-related pro	perty you did not alrea	ady list		
	✓ No	<u>-</u>			
	Yes. Give specific				
	information	-			
		_			
		=			
		-			<u> </u>
		_			
45. A	dd the dollar value of all o	of your entries from Pa	rt 5, including any entries for p	ages you have attached	
for Pa	art 5. Write that number h	ere			
<u></u>				v. 6	
Part		n- and Commercial erest in farmland, list it in		You Own or Have an Interest In.	
	ii you own or have an into	erest in familiand, list it in	Part I.		
46.	Do you own or have any	legal or equitable inte	rest in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.				Current value of the
					portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Framples: Livesteck, poul	tn, form roiced fieb			
	Examples: Livestock, poul	uy, iaiiii-raiseu iisii			
	✓ No				
	Yes. Describe				
					1

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Deb	tor 1 Patrice	GL Middle Name	Newsom	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery,	fixtures, and tools of trad	le	
	✓ No				
	Yes. Describe				
	L reer December.				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	√ No				
	Yes. Describe				
	L res. Bescribe				
	L				
51.	Any farm- and comme	rcial fishing-related property yo	u did not already list		
	No No				
	≌				
	Yes. Describe				
				ſ	
		I of your entries from Part 6, inc			
DI P	art o. write that number	nere			
Dout	Dogoribo All Dro	norty Vou Own or Hoyo on I	nterest in That You Di	d Not List Above	
Part		perty You Own or Have an I		u Not List Above	
53.		perty of any kind you did not alro s, country club membership	eady list?		
		s, cearry clas mamearamp			
	No No				
	Yes. Give specific information				
	imomation				
54. A	dd the dollar value of al	l of your entries from Part 7. Wr	ite that number here		>
Part	8: List the Totals of	Each Part of this Form			
				_	
55. 1	Part 1: Total real estate	, line 2			
F.C		- 5			
	oart 2 total vehicles, lin				
57. F	art 3: Total personal an	d household items, line 15	\$975.00	<u></u>	
58. F	art 4: Total financial as	sets, line 36	\$600.00		
59 1	Part 5: Total business-re	elated property, line 45	.		
				<u> </u>	
60. I	Part 6: Total farm- and f	ishing-related property, line 52		<u> </u>	
61. I	Part 7: Total other prop	erty not listed, line 54			
62	Total nersonal property	Add lines 56 through 61			
02.	i otai personai property.	, ad into 50 tillough 01	\$1575.00	Copy personal property total	+ \$1575.00
				Copy personal property total	
					\$1575.00
63 T	otal of all property on S	chedule A/B. Add line 55 + line 6	2		

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Fill in this information to identify your case:							
Debtor 1	Patrice	CL	Newsom				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Northern District of Illinois (State)							
Case number (If known)			(otato)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt							
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.						
	You are claiming state and federal	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$600.00	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
	Brief description: Misc furniture Line from Schedule A/B: 06	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
3.	✓ No	rery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?						

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De	otor 1 Patrice CL		Newsom	Case number (if known)	
	First Name Mid	dle Name I	ast Name		
Pa	t 2: Additional Page				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		exemption you claim box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B			
	Brief				735 ILCS 5/12-1001(a)
	description: Used Clothes	\$300.00	<u> </u>	\$300.00	_
	Line from Schedule A/B: 11			ir market value, up to any statutory limit	
	Brief				735 ILCS 5/12-1001(b)
	description: (1)TV (1)Cellphone	\$300.00	✓	\$300.00	
	Line from Schedule A/B: 07			ir market value, up to any statutory limit	
	Brief				735 ILCS 5/12-1001(b)
	description: Used Jewelry	\$75.00	✓	\$75.00	
	Line from Schedule A/B: 12			ir market value, up to any statutory limit	

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				•	_		
Fill in	this inforr	nation to identify your c	ase:				
Debto	or 1	Patrice	CL	Newsom			
		First Name	Middle Name	Last Name			
Debto	r 2						
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
				(State)			
Case (If know	number						
`							The solvif this is on
Offi	icial	Form 106D					Check if this is an amended filing
Scl	nedu	le D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more s	space is r	-		e are filing together, both are equants of the entries, and attach it to t	•		
1.	Oo any c	reditors have claims	secured by your proper	ty?			
F	✓ No. C	heck this box and sub-	mit this form to the court	with your other schedules. You hav	e nothing else to repo	rt on this form.	
Ī	Yes.	Fill in all of the information	on below.				
Part '	1: List	All Secured Claims					
f	or each cl	aim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in	this inforr	nation to identify your o	ase:			
Debte	or 1	Patrice	CL	Newsom		
	_	First Name	Middle Name	Last Name		
Debto	or 2 se, if filing)	First Name	Middle Name	Last Name		
(Spous	se, ii iiiiig)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If know	number wn)	-				
Offi	cial F	orm 106E/F				Check if this is an amended filing
						_
Sc	hedı	ıle E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
other Form claims the er know	party to a 106A/B) a s that are ntries in th n).	nny executory contract and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A xpired Leases (Official Fo Secured by Property. If m	Iso list executory contracts or rm 106G). Do not include any nore space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	Do any cr	editors have priority ur	secured claims against ye	ou?		
	✓ No. 0	Go to Part 2.				
	Yes.					
	listed, ider As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amounts, ling to the creditor's name. I particular claim, list the other	list that claim here and show be If you have more than two prio creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Patrice First Name	CL Middle Name	Newsom Last Name	Case number (if known)	
Part 2	List All of Your NONPR	IORITY Unsecured	d Claims		
Ţ	o any creditors have nonprior No. You have nothing to re Yes.	-	•	court with your other schedules.	
L I	nsecured claim, list the creditor s	separately for each clain	n. For each claim lis	of the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1. t the Continuation
4	CDE CDOUD				Total claim
4.1	CBE GROUP Nonpriority Creditor's Name			ast 4 digits of account number 0253	\$440.00
	1309 Technology Pkwy Number Street		v	Vhen was the debt incurred? 8/2017	
	Clarksville Iow City Sta Who incurred the debt? Chec Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this claim relate Is the claim subject to offset	te Zip (ck one. / and another es to a community de	Dode [contingent Unliquidated Disputed Yepe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: COMCAST Other. Specify CABLE CORPORATION	
	Yes				
4.2	City of Chicago - Parking and re Nonpriority Creditor's Name Department of Revenue - PO Be Number Street Chicago Illin City Sta Who incurred the debt? Chect Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors Check if this claim related is the claim subject to offset No Yes MBB	ois 6068 te Zip (ck one. / and another	Dode [ast 4 digits of account number When was the debt incurred? Is of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Ope of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify DL#: N250-6639-5743	\$4,000.00
4.3	MBB Nonpriority Creditor's Name 1550 N NORTWEST HWY STE Number Street	403	v	when was the debt incurred? 11/2014 Is of the date you file, the claim is: Check all that apply. Contingent	\$3,200.00
	PARK RIDGE Illin City Sta Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this claim related is the claim subject to offset No	te Zip (ck one. / and another es to a community de	Code [Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Comcast On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 11621 E. Marginal Way # 5 Line 4.1 Part 1: Creditors with Priority Unsecured Claims Street one): Number Part 2: Creditors with Nonpriority Unsecured Seattle Washington 98168 Last 4 digits of account number 0253 City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number

City

State

Zip Code

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Debtor 1 Patrice CL Newsom Case number (if known)

Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$7,640.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$7,640.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:							
Debtor 1	Patrice	CL	Newsom				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(Otato)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Debtor 1	Patrice	CL Middle News	Newsom	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	—
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	_
(If known)				—
				Check if this is an
Official	Form 106U			amended filing
Oniciai	Form 106H			
Schedu	le H: Your Co	debtors		12/15
filing togethe the entries in	r, both are equally respo	onsible for supplying corre	ect information. If more spa	mplete and accurate as possible. If two married people are ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if
filing togethe the entries in known). Answ 1. Do you h Very 2. Within the	r, both are equally response the boxes on the left. A ver every question. The provided and code the provided	onsible for supplying correttach the Additional Page ou are filing a joint case, do	ect information. If more space to this page. On the top of not list either spouse as a cooperty state or territory? (C	ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within tl Idaho, Lo	r, both are equally response the boxes on the left. A ver every question. The provided and code the provided	onsible for supplying correttach the Additional Page ou are filing a joint case, do	ect information. If more space to this page. On the top on the top on the top on the top of the top	ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if debtor.)
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within the lidaho, Lo	r, both are equally response the boxes on the left. A ver every question. nave any codebtors? (If your series of the last 8 years, have you buisiana, Nevada, New Me on the last 8 of the last 8. Go to line 3.	onsible for supplying correttach the Additional Page ou are filing a joint case, do lived in a community proxico, Puerto Rico, Texas, W	ect information. If more space to this page. On the top of not list either spouse as a cooperty state or territory? (C	ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if debtor.) community property states and territories include Arizona, California,
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within the lidaho, Lo	r, both are equally response the boxes on the left. A ver every question. nave any codebtors? (If your series of the last 8 years, have you buisiana, Nevada, New Me on the last 8 of the last 8. Go to line 3.	onsible for supplying correttach the Additional Page ou are filing a joint case, do lived in a community proxico, Puerto Rico, Texas, W	ect information. If more space to this page. On the top of not list either spouse as a comperty state or territory? (Clashington, and Wisconsin.)	ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if debtor.) community property states and territories include Arizona, California,
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within the lidaho, Lo	r, both are equally response the boxes on the left. Aver every question. nave any codebtors? (If your series of the last 8 years, have you buisiana, Nevada, New Means, Did your spouse, form No	consible for supplying correttach the Additional Page ou are filing a joint case, do lived in a community proxico, Puerto Rico, Texas, Wer spouse, or legal equivalents	ect information. If more space to this page. On the top of not list either spouse as a comperty state or territory? (Cashington, and Wisconsin.)	ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if debtor.) community property states and territories include Arizona, California,
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within the lidaho, Lo	r, both are equally responsible to boxes on the left. A ver every question. nave any codebtors? (If your series of the last 8 years, have you buisiana, Nevada, New Means, Go to line 3. s. Did your spouse, form No Yes. In which communications.	consible for supplying correttach the Additional Page ou are filing a joint case, do lived in a community proxico, Puerto Rico, Texas, Wer spouse, or legal equivalents	ect information. If more space to this page. On the top of not list either spouse as a comperty state or territory? (Clashington, and Wisconsin.) alent live with you at the time of the space of the s	ce is needed, copy the Additional Page, fill it out, and number frank and Additional Pages, write your name and case number (if debtor.) Community property states and territories include Arizona, California,
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within the lidaho, Lo	r, both are equally responsible to boxes on the left. A ver every question. nave any codebtors? (If your series of the last 8 years, have you buisiana, Nevada, New Means, Go to line 3. s. Did your spouse, form No Yes. In which communications.	onsible for supplying correttach the Additional Page ou are filing a joint case, do lived in a community proxico, Puerto Rico, Texas, Wer spouse, or legal equivality state or territory did you	ect information. If more space to this page. On the top of not list either spouse as a comperty state or territory? (Clashington, and Wisconsin.) alent live with you at the time of the space of the s	ce is needed, copy the Additional Page, fill it out, and number frank and Additional Pages, write your name and case number (if debtor.) Community property states and territories include Arizona, California,
filing togethe the entries in known). Answ 1. Do you h Ve: 2. Within the lidaho, Lo	r, both are equally responsible to boxes on the left. A ver every question. nave any codebtors? (If your spouse, form No Yes. In which communications)	onsible for supplying correttach the Additional Page ou are filing a joint case, do lived in a community proxico, Puerto Rico, Texas, Wer spouse, or legal equivality state or territory did you	ect information. If more space to this page. On the top of not list either spouse as a comperty state or territory? (Clashington, and Wisconsin.) alent live with you at the time of the space of the s	ce is needed, copy the Additional Page, fill it out, and number frank and Additional Pages, write your name and case number (if debtor.) Community property states and territories include Arizona, California,

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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						_		
Fill in this	s information to identify	your case:						
Debtor 1	Patrice	CL	Newso	om				
	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2 (Spouse, if	filing) First Name	Middle Name	Last N	ame			An amended filing	
	ates Bankruptcy Court for	Northern	District of III				A supplement showing	post-petition chapter 13
the:	ates Barikrupicy Court for	Northern		State)	-		expenses as of the following	owing date:
Case num	nber					-	MM / DD / YYYY	
,						'	WIWI / DD / TTTT	
Officia	al Form 1061							
Sched	dule I: Your In	come						12/15
responsik informati spouse. If number (i	mplete and accurate as ble for supplying correct on about your spouse. I f more space is needed if known). Answer ever Describe Employmer	t information. If you are f you are separated and , attach a separate she y question.	e married ar d your spou	nd not se is n	filing joint ot filing w	lly, and you ith you, do	r spouse is living wi not include informa	ith you, include ation about your
	your employment		Debtor 1				Debtor 2	
	nation.	Employment status	Emplo	ved			Employed	
-	have more than one job, a separate page with			nployed			Not Employed	
inform emplo	nation about additional	Occupation						
	le part time, seasonal, or	•					_	
	mployed work.	Employer's name					_	
	pation may include student	Employer's address	Number St	reet			Number Street	
or hor	memaker, if it applies.							
			_					
			City		State	Zip Code	City	State Zip Code
		How long employed						
		there?						_
Part 2:	Give Details About N	Nonthly Income						
		<u> </u>					'' ^	
	e monthly income as of t unless you are separated.	the date you file this form	n. If you nave	notning	to report	ror any line, v	write \$0 in the space. II	nclude your non-tiling
	your non-filing spouse have ace, attach a separate she		combine the	informa	ition for all	employers fo		nes below. If you need
					For Del	otor 1	For Debtor 2 or non-filing spouse	
	monthly gross wages, sala uctions.) If not paid monthly	• .		2.		\$0.00		_
3. Esti	mate and list monthly over	rtime pay.		3		+ \$0.00		
4. Cal	culate gross income. Add li	ne 2 + line 3.		4.		\$0.00		

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Debto	or 1Patrice First Name		lewsom ast Name		Case number known)			
	riiot raine	Middle Halife	act Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	by line 4 here		→ 4	ا. '	\$0.00			
5. Lis t	t all payroll dedu							
5a.	Tax, Medicare,	and Social Security deductions	5	ia.	\$0.00			
5b.	. Mandatory con	tributions for retirement plans	5	ib.	\$0.00			
5c.	Voluntary conti	ributions for retirement plans	5	ic.	\$0.00			
5d.	. Required repay	ments of retirement fund loans	5	id.	\$0.00			
5e.	Insurance		5	ie.	\$0.00			
5f.	Domestic suppo	ort obligations	5	if.	\$0.00			
5g.	. Union dues		5	ig.	\$0.00			
5h	. Other deduction	ons. Specify:	_ 5	ih. +	\$0.00 +			
6. Add +5h.	d the payroll dec	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6	6.	\$0.00			
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7	' .	\$0.00			
8. List	t all other incom	ne regularly received:						
8a.	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and						
	the total monthly	y net income.	8	Ba.	\$0.00			
8b	. Interest and di	vidends	8	Bb.	\$0.00			
8c.	dependent reg	-	a					
	divorce settleme	, spousal support, child support, maintenance, nt, and property settlement.		Bc.	\$0.00			
	. Unemployment	•	8	Bd.	\$0.00	-		
8e.	Social Security	,	8	Be.	\$750.00			
	Include cash ass cash assistance tunder the Supple housing subsidie Specify:	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		ßf.	\$400.00			
80	Pension or reti	<u> </u>		3g.	\$0.00			
		income. Specify:		8h. +	\$0.00 +			
	-	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8q +		F	\$1,150.00			
J. Auc	a an other moon	ic rad intes out 1 ob 1 oc 1 out 1 oc 1 of 1 og 1	011.	′· [\$1,130.00		í	
		income. Add line 7 + line 9. te 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,150.00 +		=	\$1,150.00
Inc frie	clude contribution ands or relatives.	gular contributions to the expenses that you s from an unmarried partner, members of your land	household	, your	dependents, your roomn			
	ecify:	-					11. +	\$0.00
_							r	
		n the last column of line 10 to the amount in n the Summary of Schedules and Statistical Surf					12.	\$1,150.00
								Combined monthly income
13. D o	you expect an	increase or decrease within the year after y	ou file thi	s form	?			
	No.							
	Yes. Explain:						-	
<u> </u>								

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		Docu	ment Page 31 of 69		
Fill in this infor	mation to identify your	case:			
Debtor 1	Patrice First Name	CL Middle Name	Newsom Last Name		
Debtor 2	i iist ivame	Middle Name	Lastivanie	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States E	Sankruptcy Court for the	Northern [District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number (If known)			(ctate)	MM / DD / YYYY	
Official	Form 106J				
Schedul	e J: Your Exp	enses			12/15
information. If			e filing together, both are equally form. On the top of any additiona		
Part 1: Des	cribe Your Househo	old			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a s	separate household?			
	■ No				
	☑ ☑ Vos. Dobtor 2 must f	ilo Official Forms 106 L2 Evpon	ses for Separate Household of Debt	nr 2	
	-	·	ses for deparate flouseriola of debt	<i>n 2.</i>	
2. Do you have	e dependents?	No.			
Do not list D Debtor 2.	V	es. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	2 years	No.
					✓ Yes.
	penses include f people other	No			
than		'es			
yourself and dependents	u youi				
Part 2: Estin	mate Your Ongoing	Monthly Expenses			
	of a date after the bank		ou are using this form as a supple plemental Schedule J, check the		
	•	cash government assistance it on Schedule I: Your Income	•		Your expenses
	or home ownership ex or the ground or lot. 4.	xpenses for your residence. In	clude first mortgage payments and		\$0.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Patrice CL Newsom Case number (if known)
First Name Middle Name Last Name

riist Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$100.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$430.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$75.00
10. Personal care products an	d services	10.	\$75.00
11. Medical and dental expens	ses	11.	\$50.00
12. Transportation. Include gas Do not include car payments		12.	\$220.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		· · · · · · · · · · · · · · · · · · ·
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	.0	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
	as not included in lines 4 or 5 of this form or on Cabadula I. Varia Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	
		208	\$0.00

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	number (if known)
First Name Middle Name Last Name	
21. Other. Specify:	21 \$0.00
22. Calculate your monthly expenses.	
22a. Add lines 4 through 21.	\$1,050.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$0.00
22c. Add line 22a and 22b. The result is your monthly expenses.	\$1,050.00
	22.
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a \$1,150.00
23b. Copy your monthly expenses from line 22 above.	23b \$1,050.00
23c. Subtract your monthly expenses from your monthly income.	\$100.00
The result is your monthly net income.	23c
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes Explain here:	

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Fill in this information to identify your case:								
Debtor 1	Patrice	CL	Newsom					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(- 3.0)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	▼ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and							
	that they are true and correct.								
×	/s/ Patrice Newsom	x							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 3/5/2018	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in	n this info	rmation to identify your o	case:					
Debt	or 1	Patrice First Name	CL Middle I	News Name Last N		-		
Debt (Spou	or 2 se, if filing)	First Name	Middle I	Name Last N	Name	-		
Unite	ed States	Bankruptcy Court for the:	Northern	District of I		_		
Case (If kno	e number wn)			(State)	-		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	al Affairs f	or Individual	s Filina fo	or Bankru	iptcv	04/1
Be as	s compl mation.	ete and accurate as po If more space is neede nown). Answer every q	ssible. If two med, attach a sep	arried people are fili	ng together, bo	th are equally i	responsible for s	
Part	1: Giv	e Details About Your	Marital Status	and Where You Liv	ed Before			
1.	What is	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have yo	ou lived anywher	e other than where yo	u live now?			
	✓ No	o s. List all of the places yo	ou lived in the las	t 3 years. Do not includ	de where you live	e now.		
	De	ebtor 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	imber Street		From To	Number St	reet		From
	Cit	y State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nu	imber Street		From	Number St	reet		From To
	Cit	y State	Zip Code		City	State	Zip Code	
	and territ	ne last 8 years, did you e ories include Arizona, Califo Make sure you fill out S	ornia, Idaho, Louis	siana, Nevada, New Mex	tico, Puerto Rico, ⊺			

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Case number (if known)

Newsom

CL

Debtor 1 Patrice

First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$400 monthly from From January 1 of current year until \$1,200.00 Link the date you filed for bankruptcy: \$750 monthly from \$2,250.00 SSI \$400 monthly from For last calendar year: \$4,800.00 Link (January 1 to December 31, \$750 monthly from \$9,000.00 SSI \$400 monthly from For the calendar year before that: Link \$4,800.00 (January 1 to December 31, 2016 \$750 monthly from SSI \$9,000.00

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	Patrice		CL	Ne	wsom	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp agei	ders include your porations of whic	relatives; and the relatives; ar	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; partners; partners; or owner of 20% o	tnerships of which y r more of their voting	who was an insider? You are a general partner; g securities; and any managing or domestic support obligations,
✓	No		::-				
Ш	Yes. List all pag	yments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						Include creditor's name
	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1 Pa	atrice est Name	CL Middle Name	Newsom Last Name	Case number (if known)		
11.		n 90 days before you filed f unts or refuse to make a pa			nk or financial institution,	set off any amou	nts from your
	Ľ.	No 'es. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
	C	Creditor's Name					
	N	lumber Street		Last 4 digits of account nu	ımber: XXXX-		
	_	Olate.	7.0.1.	Zact Faight Of account he			
12.	Within	ity State 1 year before you filed for		of your property in the po	ossession of an assignee fo	or the benefit of c	reditors, a court-
	appoir	nted receiver, a custodian, lo	, or another official?				
		es					
Part	5: Li	st Certain Gifts and Co	ntributions				
13.		in 2 years before you filed t	for bankruptcy, did yo	ou give any gifts with a tot	al value of more than \$600) per person?	
	بنا	No Yes. Fill in the details for ea	ch gift.				
		ifts with a total value of m er person	nore than \$600	Describe the gifts		Dates you gave the gifts	Value
	P _	Person to Whom You Gave th	ne Gift 				
	N	lumber Street					
		City State Person's relationship to you	Zip Code				
	· 						
	P	Person to Whom You Gave th	ne Gift				
	N	lumber Street					
		City State	Zip Code				
	Р	Person's relationship to you					

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Debt		Patrice C First Name M	L iddle Name	Newsom Last Name	Case number (if known)		
44	\A/:±						a a a a a a a a a a a a a a a a a a a
14.	Wit	hin 2 years before you filed for ba	ankruptcy, did yo	u give any gifts or contribut	ions with a total value of	more than \$600	to any charity?
	Ħ	Yes. Fill in the details for each gi	ft or contribution.				
	_	Gifts or contributions to chariti that total more than \$600	es	Describe what you contrib	outed	Date you contributed	Value
		Charity's Name					
		Number Street					
		City State	Zip Code				
Part	6.	List Certain Losses					
	gan	nbling? No Yes. Fill in the details. Describe the property you lost a how the loss occurred	and	Describe any insurance of Include the amount that inspending insurance claims of A/B: Property.	urance has paid. List	Date of your loss	Value of property lost
Part	7:	List Certain Payments or Tra	ansfers				
16.	abo	hin 1 year before you filed for bar out seeking bankruptcy or prepar ude any attomeys, bankruptcy petit No Yes. Fill in the details.	ing a bankruptcy	petition?			nyone you consulted
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 400.00		3/2/2018	\$400.00
		Person Who Was Paid 20 S. Clark Street Number Street					
		28th Floor					
		Chicago Illinois City State	60603 Zip Code				
		Email or website address					
		Person Who Made the Payment, it	Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payment, if	Not You				

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Debto	or 1 Patrice CL	Newsom	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 1 year before you filed for bankruptcy, help you deal with your creditors or to make p Do not include any payment or transfer that you li	payments to your creditors?	n your behalf pay or transfer any property to an	nyone who promised to
	✓ No ✓ Yes. Fill in the details.			
		Description and value of transferred	of any property Date payment or transfer was made	Amount of payment
	Person Who Was Paid	_		
	Number Street	_		
		—		
	City State Zip Code			
	Within 2 years before you filed for bankruptcy, the ordinary course of your business or finance include both outright transfers and transfers made and transfers that you have already listed on this significant with the interest of the property of the pro	ial affairs? e as security (such as the granting of		
	Tes. I ill lift the details.	Description and value of		Date
		transferred	payments received or debts pa in exchange	aid transfer was made
	Person Who Received Transfer	_		
	Number Street			
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer			
	Number Street	_		
	City State Zip Code Person's relationship to you			
	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protection devices.)	y, did you transfer any property t	to a self-settled trust or similar device of whic	h you are a
	✓ No			
	Yes. Fill in the details.	December and color	of the property transferred	Doto
		Description and value	of the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Patrice CL Newsom Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Patrice		CL	Nev	wsom	Case	e number <i>(it</i>	known)		
		First Name		Middle Name	Las	t Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative procee	eding under	any environmen	tal law? In	clude settler	ments and orde	ers.
	П	Yes. Fill in the det	tails.								
	Н				Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	t					Concluded
		•			City	State	Zip Code				_
Part	11:	Give Details Al	bout Your E	Business or C	onnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a l	ousiness or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	ility company (LLC) or limite	d liability pa	activity, either for artnership (LLP) poration	ull-time or p	oart-time		
		No. None of the a	above applie	s Go to Part 12							
	뇓	Yes. Check all that				v for oach h	u leinose				
	ш	res. Check all the	атарріу аро	re and illi in the							
					Descri	be the natu	ire of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name	of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Descri	be the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Descri	be the natu	ire of the busine	ss	include So		number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
		-			Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Deb	tor 1 Patrice		CL	Newsom	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	-	or bankruptcy, did y	ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
		i ilo dotallo bolow.		Data laseed	
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		<u> </u>	
	City	State	Zip Code	_	
Part	12: Sign Be	low			
		ase can result in fi	nes up to \$250,000,		rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debte			Signature of Debtor 2
		Date 3/5/2018			Date
[]	✓ No Yes	agree to pay some		f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)? bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
l L	res. ivalle	or herson			Declaration and Signature (Official Form 119)

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distr	ict of illinois	
In re	Patrice CL Newsom		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF (COMPENSATIO	N OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	ear before the filing of the	petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to acc	cept		\$3,200.00
	Prior to the filing of this statement I ha	ave received		\$400.00
	Balance Due			\$2,800.00
2.	The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)	
3.	The source of the compensation paid	to me is:		
	✓ Debtor	Other (specify)	
4.	I have not agreed to share the abomembers and associates of my la		on with any other person unless t	hey are
	I have agreed to share the above- members or associates of my law the people sharing in the compen	firm. A copy of the agreen		
5.	In return for the above-disclosed fee,	have agreed to render leg	al service for all aspects of the ba	ankruptcy case, including:
	 a. Analysis of the debtor's finance bankruptcy; 	ial situation, and rendering	g advice to the debtor in determir	ning whether to file a petition in
	b. Preparation and filing of any p	etition, schedules, stateme	ents of affairs and plan which ma	y be required;
	c. Representation of the debtor a	t the meeting of creditors	and confirmation hearing, and an	y adjourned hearings thereof;
	d. Representation of the debtor in	n adversary proceedings a	nd other contested bankruptcy m	natters;
6.	By agreement with the debtor(s), the a	bove-disclosed fee does n	ot include the following services	:
		CERTIFIC	CATION	
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	statement of any agreeme	ent or arrangement for payment to	o me for representation of the
	3/5/2018		/s/ Michael Miller	
	Date		Signature of Attorney	_
			Semrad Law Firm	
	-		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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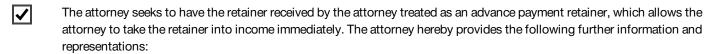
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/5/2018	
Signed:		
/s/ Patri	ice Newsom	
		/s/ Michael Miller
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Newsom, Patrice CL	Case No	
Debtor(s)		Gase No.	
		Chapter.	Chapter13
	VERIFICATIO	N OF CREDITOR MA	TRIX
Th knowledge	e above named Debtors hereby verify that th	e attached list of creditors is t	true and correct to the best of their
Date:	3/5/2018	/s/ Newsom, Patric Newsom, Patric Signature of De	De CL

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

CBE GROUP 1309 Technology Pkwy Clarksville, IA, 50619

Comcast p.o. box 196 Newark, NJ, 07101

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

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Debtor 1 Patrice First Name		lewsom Case r	number (if known)		
Part 6: Answer These Que	estions for Reporting Purposes				
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	primarily for a personal, fami business debts? Business of evestment or through the ope	debts are debts that you incurred to obtain eration of the business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			ny exempt property is excluded and administrative Ite to unsecured creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million		
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill				
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Patrice Newsom Signature of Debtor 1 ** Signature of Debtor 2				
	Executed on 3/2/2018 MM / DD	/ /	Executed onMM / DD / YYYY		

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Fill in this infor	mation to identify your o	ase:			
Debtor 1	Patrice	CL	Newsom		
	First Name	Middle Name	Last Name	-	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_	
Case number			(State)		
(If known)				-	
			***************************************		Check if this is a
Official	Form 106De) C		 ;	amended filing
Declarat	ion About an	 Individual Deb	tor's Schedules		12/1
Deciarat	ion About an	mulviduai Dec	tor s ochedules		1271
If two married	people are filing togeth	er, both are equally resp	onsible for supplying correct in	nformation.	
You must file t	his form whenever you	file bankruptcy schedule	s or amended schedules. Maki	ng a false statement, concealing property, or	obtaining
money or prop	erty by fraud in connect			50,000, or imprisonment for up to 20 years, o	
U.S.C. §§ 152,	1341, 1519, and 3571.				
Part 1: Sign	Below				
0.9.	. 50.077				
Did you p	ay or agree to pay some	eone who is NOT an atto	rney to help you fill out bankru	ptcy forms?	
IZI No					
⋈ '''					
Yes. I	Name of person		Attach Bankruptcy Peti Signature (Official Forn	ition Preparer's Notice, Declaration, and	
			Signature (Oniciai Forn	1119).	
	naity of perjury, I declai are true and correct.	re that I have read the su	mmary and schedules filed wit	th this declaration and	
		as ha			
🗶 /s/ Patrie	ce Newsom	N HOLLSVA	. X		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

Date 3/2/2018 MM/DD/YYYY

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ebtor 1		CL	Newsom	Case number (if known)
	First Name	Middle Na	me Last Name	
	hin 2 years before ; ditors, or other par		tcy, did you give a financial	statement to anyone about your business? Include all financial institutions
Image: section of the content of the	No Yes. Fill in the deta	ails below.		
Lund			Date issued	
	Name		MM/DD/YYYY	
	Number Street		**************************************	
	City	State Zip	Code	
	ikruptcy case can i			g property, or obtaining money or property by fraud in connection with up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ire of Debtor 1	1 0 31	Signature of Debtor 2
	Date 3	3/2/2018	JOHNU HOO	Date
Did y	ou attach addition	al pages to Your Sta	tement of Financial Affairs fo	r Individuals Filing for Bankruptcy (Official Form 107)?
	No			
	'es			
<u></u>				
		pay someone who is	not an attorney to help you	nii out bankruptcy forms?
	lo .			M. C.
	es. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Newsom, Patrice CL Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MA	TRIX
knowl	The above named Debtors hereby verify that the a edge.	ttached list of creditors is t	rue and correct to the best of their
Date:	3/2/2018	/s/ Newsom, Pa Newsom, Patric Signature of De	se CL

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Deb	tor 1 Patrice First Name	CL Middle Name	Newsom Last Name	Case number (if known)	
16	Calculate the median famil				
10.	16a. Fill in the state in which		Illinois		
	16b. Fill in the number of peo	•	2		
	16c. Fill in the median family	· -	ize of		\$67,254.00
	household	·	To find a	a list of applicable median income amounts, go online a list of available at the bankruptcy clerk's office.	
17.	How do the lines compare?	?			
				orm, check box 1, <i>Disposable income is not determine</i> or of <i>Disposable Income</i> (Official Form 122C-2).	d
	U.S.C. § 1325(b)(3		Calculation of Disposa	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	ıt
art	3: Calculate Your Com	mitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average mo	onthly income from line 11	•		\$400.00
19.				not filing with you, and you contend that calculating th ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment	t does not apply, fill in 0 on t	ine 19a.		-\$0.00
	19b. Subtract line 19a from	line 18.			\$400.00
20.	Calculate your current mor	nthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	har of mantha in a year			\$400.00
	20b. The result is your curren	ber of months in a year).	ar for this part of the form	n	x 12 \$4,800.00
	200. The result is your ourren	t monthly intoonic for the ye	ar for this part of the form		
	20c. Copy the median family	income for your state and s	ize of household from lin	e 16c.	\$67,254.00
21.	How do the lines compare?	•			
	Line 20b is less than line commitment period is 3		red by the court, on the	top of page 1 of this form, check box 3, The	
		equal to line 20c. Unless ot od is 5 years. Go to Part 4.	herwise ordered by the c	ourt, on the top of page 1 of this form, check box	
art	4: Sign Below				
	D : ()				
	By signing here, I declare	under penalty of perjury that	it the information on this	statement and in any attachments is true and correct.	
	✗ /s/ Patrice News	om () ()	×		
	Signature of Debtor	Balan		ignature of Debtor 2	
	Date 3/2/2018 MM/DD/YYYY	Lagra L	parsent o	ate MM/DD/YYYY	
		IOT fill out or file Form 1220 ut Form 122C-2 and file it w		of that form, copy your current monthly income from I	ine 14

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Disti	rict of Illinois				
n re	Patrice CL Newsom		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 13			
I	DISCLOSURE OF C	OMPENSATIO	ON OF ATTORNEY	FOR DEBTOR			
comp	uant to 11 U.S.C. § 329(a) and Fed bensation paid to me within one yeared or to be rendered on behalf o	ear before the filing of the	e petition in bankruptcy, or agree				
For le	egal services, I have agreed to acce	ept		\$3,200.00			
Prior	to the filing of this statement I ha	ve received		\$400.00			
Balar	nce Due			\$2,800.00			
2. The s	source of the compensation paid t	o me was:					
	Debtor	Other (specify	()				
3. The s	ource of the compensation paid t	o me is:					
	Debtor	Other (specify))				
4. 🔽 I	have not agreed to share the above nembers and associates of my law	/e-disclosed compensation/ firm.	on with any other person unless	they are			
!! n	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5. In ret	urn for the above-disclosed fee, I	have agreed to render leg	al service for all aspects of the b	ankruptcy case, including:			
ê	 Analysis of the debtor's financial bankruptcy; 	al situation, and rendering	g advice to the debtor in determi	ning whether to file a petition in			
b	o. Preparation and filing of any pe	tition, schedules, stateme	ents of affairs and plan which ma	ay be required;			
C	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
c	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						
6. By ag	reement with the debtor(s), the ab	ove-disclosed fee does r	not include the following services	s:			
		CERTIFIC	CATION				
I certify debtor(s) in	that the foregoing is a complete at this bankruptcy proceedings.	statement of any agreeme	ent or arrangement for payment t	to me for representation of the			
	3/2/2018		/s/ Michael Miller				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/2/2018		
Signed:	1////		
/s/ Patric	be Newsom		
	Patring Her DEM	/s/ Michael Miller	
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.